

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

**In re:** :  
:  
**O'Keitha A. Martin AKA O'Keitha** : **Case No.: 15-54460**  
**A. Gray** : **Chapter 13**  
**Debtor(s).** : **Judge John E. Hoffman Jr.**  
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:  
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**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001 (e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank National Association, not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X

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Name of Transferee

Name and Address where notices to Transferee should be sent:

Nationstar Mortgage, LLC  
PO Box 619096  
Dallas, TX 75261

Phone: 877-343-5602  
Last four Digits of Acct #: 1411

Name and Address where Transferee payments should be sent (if different from above):

Nationstar Mortgage, LLC  
PO Box 619094  
Dallas, TX 75261

Phone: 877-343-5602  
Last four Digits of Acct #: 1411

Citibank, N.A., not in its individual capacity, but solely as trustee of NRZ Pass-Through Trust VI

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Name of Transferor

Court claim # (if known): 2-1  
Amount of Claim

Total Debt: \$99,403.86  
Arrearage Portion: \$13,481.69  
Date Claim Filed: November 2, 2015

Phone: 877-343-5602  
Last Four Digits of Acct. #: 1411

B 2100A (Form 2100A) (12/15)

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Adam B. Hall

Dated: 09/04/2018

Penalty for making a false statement: Fine up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

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**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Transfer of Claim was served **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street, #200, Columbus, OH 43215

Faye D. English, 10 West Broad Street, Suite 900, Columbus, OH 43215,  
faye.english@ch13columbus.com

Christopher John Spiroff, Attorney for O'Keitha A. Martin AKA O'Keitha A. Gray, Spiroff Law Office, 1180 South High Street, Columbus, OH 43206, ecf@spirofflaw.com

and by ordinary U.S. mail on September 4, 2018 addressed to:

O'Keitha A. Martin AKA O'Keitha A. Gray and James J. Gray, 2793 Stavely Court, Columbus, OH 43232

/s/ Adam B. Hall  
Adam B. Hall



8950 Cypress Waters Blvd.  
Dallas, TX 75019

O KEITHA GRAY  
2793 STAVELY CT  
COLUMBUS, OH 43232

July 26, 2017

RE: Loan Number: **Redacted**  
Case Number: 1554460  
Debtor(s): O Keitha Gray  
Property Address: 2793 Stavely Ct  
Columbus, OH 43232

Dear O KEITHA GRAY:

Nationstar Mortgage LLC recently acquired your mortgage. Our records indicate you recently filed for bankruptcy. This letter is for informational purposes only and provides important information for you while your loan is being serviced by the Bankruptcy Department at Nationstar Mortgage LLC.

If you filed for protection under Chapter 7 and would like to reaffirm the debt please contact our office 877-343-5602 to request a Reaffirmation Agreement. The Reaffirmation Agreement must be filed within 45 days of the Meeting of Creditors. You may rescind the agreement at any time prior to the entry of a discharge order in the bankruptcy case or within 60 days of the filing, whichever is longer.

If your client is to retain the property and you are interested in loss mitigation opportunities, please contact our Bankruptcy Loss Mitigation representatives at 877-343-5602 Monday to Friday 8 am to 5 pm (CT).

Payments during the pendency of the bankruptcy case can be mailed, sent via Western Union or Money Gram. If you are mailing your payment, please send to the following address and include your loan number.

Nationstar Mortgage LLC  
PO Box 619094  
Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information.

Code City: ASTAR

Code State: TX

Payments sent via Money Gram should utilize reference cod

**Redacted**  
**Redacted**

All other correspondence should be sent to:

Nationstar Mortgage LLC  
PO Box 619096  
Dallas, TX 75261-9741



8950 Cypress Waters Blvd.  
Dallas, TX 75019

If your account was setup on a monthly electronic funds transfer (ACH) or monthly reoccurrence of Western Union payments for your monthly payment prior to filing bankruptcy, the ACH and Western Union reoccurrence is suspended upon notification of the bankruptcy filing. Nationstar Mortgage LLC doesn't permit loans active within bankruptcy to be setup on a monthly electronic payment transfer. Your client may send a Western Union monthly; however, when the information from Western Union is received it must not be listed as a reoccurring payment.

If you have any additional questions, including possible loss mitigation opportunities available to help you retain your home, your Dedicated Loan Specialist is Unique Martinez and can be reached at (866)-316-2432 EXT. 3784792 to Monday Friday from 8 am to 5 pm (CT) or via mail at P.O. Box 619096 Dallas, TX 75261-9741.

Sincerely,

Nationstar Mortgage LLC  
Bankruptcy Department

CC: CHRISTOPHER JOHN SPIROFF  
1180 SOUTH HIGH ST  
COLUMBUS, OH 43206

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### **How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however, Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

**PLEASE BE ADVISED THIS COMMUNICATION IS SENT FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM AGAINST, OR DEMAND PAYMENT FROM, ANY INDIVIDUAL PROTECTED BY THE U.S. BANKRUPTCY CODE. IF THIS ACCOUNT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND NOT AN ATTEMPT TO COLLECT A DEBT AGAINST YOU; HOWEVER, THE SERVICER/LENDER RESERVES THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE LOAN OBLIGATION, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN UNDER APPROPRIATE CIRCUMSTANCES. NOTHING IN THIS COMMUNICATION SHALL BE CONSTRUED AS AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.**





8950 Cypress Waters Blvd.  
Dallas, TX 75019

**Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.**

**New York Residents:** Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).**

**New York Residents Income Disclosure:** If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

**Oregon Residents:** There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit [www.oregonhomeownersupport.gov](http://www.oregonhomeownersupport.gov). If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

**North Carolina Residents:** Nationstar Mortgage LLC is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954.

**If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website [www.nccob.gov](http://www.nccob.gov).**

**Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

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8950 Cypress Waters Blvd.  
Dallas, TX 75019

CHRISTOPHER JOHN SPIROFF  
1180 SOUTH HIGH ST  
COLUMBUS, OH 43206

July 26, 2017

RE: Loan Number: **Redacted**  
Case Number: 1554460  
Debtor(s): O Keitha Gray  
Property Address: 2793 Stavely Ct  
Columbus, OH 43232

Dear CHRISTOPHER JOHN SPIROFF:

Nationstar Mortgage LLC recently acquired the above referenced mortgage. Our records indicate your client recently filed for bankruptcy. This letter is for informational purposes only and provides important information for your client while their loan is being serviced by the Bankruptcy Department at Nationstar Mortgage.

If your client filed for protection under Chapter 7 and would like to reaffirm the debt please contact our office at 877-343-5602 to request a Reaffirmation Agreement. The Reaffirmation Agreement must be filed within 45 days of the Meeting of Creditors. Your client may rescind the agreement at any time prior to the entry of a discharge order in the bankruptcy case or within 60 days of the filing, whichever is longer.

If your client is retaining the property and interested in loss mitigation opportunities, please complete the attached authorization form and return to Nationstar Mortgage. Bankruptcy Loss Mitigation representatives may be contacted at 877-343-5602 Monday to Friday 8 am to 5 pm (CT).

Payment during the pendency of the bankruptcy case can be mailed, sent via Western Union or Money Gram. If your client is mailing their payment, please send to the following address and include their loan number.

Nationstar Mortgage LLC  
PO Box 619094  
Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information.

Code City: ASTAR

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If you or your client have any additional questions, including available loss mitigation opportunities, your Dedicated Loan Specialist is SPOCName@ and can be reached at (866)-316-2432 EXT. 3784792 Monday to Friday from 8 am to 5 pm (CT) or via mail at P.O. Box 619096 Dallas, TX 75261-9741.

Sincerely,

Nationstar Mortgage LLC  
Bankruptcy Department

cc: O KEITHA GRAY  
2793 STAVELY CT  
COLUMBUS, OH 43232

Enclosure: Authorization Form



8950 Cypress Waters Blvd.  
Dallas, TX 75019

CHRISTOPHER JOHN SPIROFF  
1180 SOUTH HIGH ST  
COLUMBUS, OH 43206

Loan #: **Redacted**

**RE: Home Mortgage Assistance Request**

CHRISTOPHER JOHN SPIROFF

Nationstar Mortgage LLC would like to provide the opportunity to assist your client with their mortgage. With the debtor in an active bankruptcy, we are seeking your assistance in obtaining information in order to process an accurate evaluation of assistance programs available.

In order to be able to quickly complete any review of assistance requested by your client, or due to current processes requested by bankruptcy district requirements, we are asking for approval of your firm by signature below to be allowed direct contact with your client so that we can discuss any opportunities available or obtain any necessary information in order to promptly complete our review.

Nationstar Mortgage LLC is very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage, while in an active bankruptcy case.

At your earliest convenience, please complete the information below and return with a cover sheet from your firm, by facsimile to 214-488-1993 so that we may have this document for our records

Sincerely,

Nationstar Mortgage LLC  
Bankruptcy Department

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**By signature below, authorization is provided for Nationstar Mortgage LLC to have a direct contact with our client (Client Name) \_\_\_\_\_ for the purpose of obtaining information/discussion of potential loss mitigation/loan assistance program regarding the debtor(s) home mortgage.**

Date \_\_\_\_\_

Firm name \_\_\_\_\_

Attorney or authorized party signature \_\_\_\_\_

Firm telephone number \_\_\_\_\_ Fax number \_\_\_\_\_

***If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.***

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- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

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